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negotiation phase of a transaction that includes a plurality of modular elements individually protected by cryptographic security codes.

12. (Amended) The electronic commerce system of claim 3 wherein the client computer is programmed to receive the digital coupon, protected by a cryptographic security code, from another computer.

13. (Amended) The electronic commerce system of claim 3 wherein the digital coupon is configured to be used by any coupon holder that possesses the digital coupon, and wherein the server computer is programmed to accept the digital coupon without regard to identity of the coupon holder.

14. (Amended) The electronic commerce system of claim 3 wherein the server computer is programmed to determine whether a coupon holder is authorized to use the digital coupon and to accept the digital coupon only if the coupon holder is authorized to use the digital coupon.

19. (Amended) The electronic commerce system of claim 3 wherein the digital coupon contains a serial number to ensure that the digital coupon is used only once and the server computer is programmed to determine whether the digital coupon has been used previously and to accept the digital coupon only if it has not been used previously.

20. (Amended) The electronic commerce system of claim 3 wherein the server computer is programmed to set at least one term of the order acceptance response based on whether the digital coupon is present in the order acceptance request.

22. (Amended) The electronic commerce system of claim 3 wherein the server computer is programmed to set at least one term of the order acceptance response based on whether the digital coupon in the order acceptance request is a particular type of digital coupon.

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23. (Amended) The electronic commerce system of claim 3 wherein the digital coupon is a gift certificate.

37. (Twice amended) A method of processing order acceptance requests in an electronic commerce system, comprising a client computer and a server computer interconnected by a public packet switched communications network, the method comprising;

receiving at the server computer an order acceptance request transmitted by the client computer comprising a plurality of terms or conditions of a proposed offer for a purchase, the order acceptance request comprising a discrete message that includes a plurality of modular elements individually protected by cryptographic security codes, at least one of the modular elements individually protected by a cryptographic security code being a digital coupon;

processing the order acceptance request based on pre-programmed criteria, including authentication of the cryptographic security codes and examination of the modular elements of the discrete message individually protected by the cryptographic security codes; and

based on the processing of the order acceptance request, transmitting to the client computer an order acceptance response based on the pre-programmed criteria, the order acceptance response comprising a discrete message transmitted during a negotiation phase of a transaction that includes a plurality of modular elements individually protected by cryptographic security codes.

39. (Amended) The method of claim 37 wherein the client computer receives the digital coupon, protected by a cryptographic security code, from another computer.

40. (Amended) The method of claim 37 wherein the digital coupon is configured to be used by any coupon holder that possesses the digital coupon, the method further comprising accepting the digital coupon at the server computer is programmed without regard to identity of the coupon holder.

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41. (Amended) The method of claim 37 further comprising the steps of determining whether a coupon holder is authorized to use the digital coupon and accepting the digital coupon at the server computer only if the coupon holder is authorized to use the digital coupon.

46. (Amended) The method of claim 37 wherein the digital coupon contains a serial number to ensure that the digital coupon is used only once, the method further comprising determining at the server computer whether the digital coupon has been used previously and accepting the digital coupon only if it has not been used previously.

47. (Amended) The method of claim 37 further comprising setting, at the server computer, at least one term of the order acceptance response based on whether the digital coupon is present in the order acceptance request.

49. (Amended) The method of claim 37 further comprising setting, at the server computer, at least one term of the order acceptance response based on whether the digital coupon in the order acceptance request is a particular type of digital coupon.

50. (Amended) The method of claim 37 wherein the digital coupon is a gift certificate. --